

J. D. Power
Vehicle Summary

Mon Mar 04 11:52:08 EST

Region: Central
Vehicle Description: 2021 CHEVROLET TRUCKS
Tahoe
Utility 4D LT 4WD
VIN: 1GNSKNKD0MR459120
MSRP: \$56,800
Mileage: 45001

	<u>Rough</u> <u>Trade-In</u>	<u>Average</u> <u>Trade-In</u>	<u>Clean</u> <u>Trade-In</u>	<u>Clean</u> <u>Loan</u>	<u>Clean</u> <u>Retail</u>
Base Value	\$43,900	\$45,850	\$47,450	\$42,725	\$51,350
Optional Equipment					
No Options Selected	\$0	\$0	\$0	\$0	\$0
Option Total	\$0	\$0	\$0	\$0	\$0
Mileage Adjustment	\$0	\$0	\$0	\$0	\$0
Total Used Car Values	\$43,900	\$45,850	\$47,450	\$42,725	\$51,350

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CREDIT UNION:
Canton School Employees Federal Credit Union
 1380 Market Avenue N.
 Canton, OH 44714
 (330) 452-9801

NOTE • DISCLOSURE • SECURITY AGREEMENT

In this Agreement the words "You" and "Your" mean any person signing below. If more than one person signs below, each person will be jointly and severally liable for repayment of the loan in full. This means that each person signing is responsible for repaying the loan in full. The terms on the reverse are a part of the entire Agreement. Items preceded by a box "D" are applicable only if checked.

BORROWER NAME AND ADDRESS		SOCIAL SECURITY NO.		EFFECTIVE DATE	
JEANNE M MARICH 1462 Mctweed Lane BARBERTON OH 44203		<input type="checkbox"/> M <input type="checkbox"/> F		AGE YRS	
				9/14/2021	
				ACCOUNT NUMBER	
NICHOLAS F MARICH 1462 MCTWEED LN NEW FRANKLIN OH 44203-4738		<input type="checkbox"/> M <input type="checkbox"/> F		AGE YRS	
				9/14/2026	
				NOTE NUMBER	
				50	

CREDIT INSURANCE

Group Credit Insurance is voluntary and is not required to obtain credit. You cannot be denied credit simply because you choose not to buy credit insurance. You request the coverages elected below and agree to pay the required premium. Insurance will not be provided unless you sign below.

COVERAGE	TERM OF INSURANCE	INITIAL AMOUNT OF INSURANCE	ESTIMATED COST OF INSURANCE	MAXIMUM AMOUNT OF INSURANCE	MAXIMUM TERM OF INSURANCE
SINGLE DECREASING TERM LIFE	60 mos.	\$50,000.00	\$ 0.00	\$50,000.00	120 mos.
JOINT DECREASING TERM LIFE	60 mos.	\$50,000.00	\$ 0.00	\$50,000.00	120 mos.
<input type="checkbox"/> SINGLE DISABILITY	60 mos.	\$ 1,037.76 <small>TOTAL PER MO.</small>	\$ 0.00	\$50,000.00 <small>TOTAL MONTHLY</small> \$750.00	120 mos.
<input type="checkbox"/> JOINT DISABILITY					
DISABILITY WAITING PERIOD	DISABILITY BENEFITS BEGIN	1 st DAY	X RETRO ELIM	HEALTH STATEMENT REQUIRED <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO	SECOND BENEFICIARY
14 DAYS					FIRST LOAN PAYMENT DATE 10/14/2021
MAXIMUM AGE AT ISSUE - TOTAL DISABILITY	MAXIMUM AGE AT END OF TERM - TOTAL DISABILITY	65	75	MAXIMUM AGE AT ISSUE - LIFE	MAXIMUM AGE AT END OF TERM - LIFE
				65	75

By signing below you elect the types of coverage(s) indicated above and agree to pay the estimated cost of insurance disclosed.

Borrower _____ Date 9/14/2021 Co-Borrower _____ Date 9/14/2021

CLC-CUOB(34)**TRUTH-IN-LENDING**

ANNUAL PERCENTAGE RATE THE COST OF YOUR CREDIT AS A YEARLY RATE	FINANCE CHARGE THE DOLLAR AMOUNT THE CREDIT WILL COST YOU	AMOUNT FINANCED THE AMOUNT OF CREDIT PROVIDED TO YOU OR ON YOUR BEHALF	TOTAL OF PAYMENTS* THE AMOUNT YOU WILL HAVE PAID WHEN YOU HAVE MADE ALL PAYMENTS AS SCHEDULED
4.240%	\$11,243.15	\$72,801.45	\$84,044.60

PAYMENT SCHEDULE

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	WHEN PAYMENTS ARE DUE
60	\$ 1,037.76	Monthly Beginning 10/14/2021

THE ANNUAL PERCENTAGE RATE IS:

A FIXED RATE. THIS IS THE YEARLY INTEREST RATE YOU WILL PAY FOR THE LIFE OF YOUR LOAN.

A VARIABLE RATE. The Annual Percentage Rate may change (increase or decrease) during the term of this loan based on changes in an interest rate index which will be called the "index".

The index is _____

The rate will not be changed by more than _____ percentage points on any change date. The change date is _____

The interest rate will not increase above _____ % or decrease below _____ %. Any increase will take the form of: _____

EXAMPLE:

PROPERTY INSURANCE: You may purchase property insurance from anyone you want that is acceptable to the Credit Union.

PREPAYMENT: If you pay off early you will not have to pay a penalty. The Annual Percentage Rate does not take into account your required deposit, if any.

LATE CHARGE: _____ You will be charged \$25.00 if more than 15 days late

FILING FEES: _____

SECURITY: You are giving a security interest in all present and future monies in the Credit Union in which you have an interest and in the following:

The goods or property being purchased Collateral securing other loans with the Credit Union may also secure this loan.

Deposit Account No. _____ for \$ _____.

Other (Describe) _____

Additional Information: See your contract documents for any additional information about non-payment, default and any required repayment in full before the scheduled date, prepayment and refunds and penalties.

"e" means an estimate

PROMISE TO PAY

To repay this loan, you promise to pay the Credit Union \$ \$72,801.45 (the principal amount of this loan) plus simple interest at the initial rate of 4.240% % until this loan is repaid in full. If your Loan has a variable interest rate, the interest rate is tied to the movement of the Index shown in the disclosure above.

GRANT OF SECURITY INTEREST: In addition to your pledge of shares and monies in the Credit Union, you pledge as security for this loan the collateral described below:

2021 CHEVROLET TAHOE LT 1GNSKNKD0MR459120

ITEMIZATION The Credit Union or an affiliate of the Credit Union may retain a portion of the amount paid to others denoted by asterisk.*

Itemization of the amount financed of Amount given to you	Amount paid on your account	Prepaid Finance Charge	Amount paid to others on your behalf
Directly			\$72,801.45

NOTICE TO CONSUMER: 1.) DO NOT SIGN THIS AGREEMENT BEFORE READING IT 2.) YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT

*If you elect to purchase Voluntary Credit Life and/or Disability Insurance, the premium stated in the credit insurance disclosure above is included in Total of Payments and Amount of Payments. By signing below, you agree to make and be bound by this Note and Security Agreement including the terms and conditions on the reverse side. You acknowledge your responsibility to insure that the credit union is named as first lienholder on any certificate of title, if applicable. If you are signing as "other owner of collateral" below, you are bound by the terms of the Security Agreement only. You acknowledge that you have read this entire agreement and have received a copy. Insurance products elected as part of this loan obligation are not insured by an agency of the federal government and the insurance is not guaranteed by the Credit Union.

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

NOTICE: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

SIGNATURES

FIRST BORROWER <input checked="" type="checkbox"/> Documented by:	JEANNE M MARICH 9/14/2021	DATE	WITNESS	DATE
<input checked="" type="checkbox"/> Documented by:	NICHOLAS F MARICH 9/14/2021	DATE	WITNESS	DATE
OTHER OWNERSHIP OR COLLATERAL <input checked="" type="checkbox"/>		DATE	WITNESS	DATE

NOTICE: This agreement describes certain rights and obligations You have with respect to the final payment of Your vehicle loan. Please read this very carefully and be sure You fully understand it before you sign it.

ADDENDUM

Vehicle Detail:
Quote # 278460.1

1. Borrower (Purchaser) Name JEANNE MARICH **2. Co-borrower** NICHOLAS MARICH

Lienholder/Initial Creditor Canton School Employees Federal Credit Union **VIN** 1GNSKNKD0MR459120

Contract Date 9/14/2021 **1st Payment Date** 10/14/2021 **Residual Value** \$21,779 **Maturity Date** 9/14/2026

Vehicle Return / Disposition Fee \$195 **Excess Mileage Fee:** \$.10 per mile **Addtl. Mileage Option** No

Year 2021 **Annual Mileage Allowance** 18,000 **Initial Odom.** 5 **End Odom.** 90,005

Make Chevrolet Trucks **Model** TAHOE 4WD

Body/Style 4dr Wgn LT

Options: Blind Spot Monitor, Moon Roof, Two Keys

Borrower (Purchaser) Initials:
Guarantor/Co-borrower Initials:

1. The terms "I," "Me," "My," and "Mine" include each person who signed the above-referenced Addendum to the "Installment Sales Contract", the related security agreement, or any other document relating to this transaction as Borrower (Purchaser) and Guarantor/Co-borrower. The term "AFG" means Partners Lending Auto Group, LLC, dba Auto Financial Group (AFG), 5555 San Felipe St., Ste. 2100, Houston, Texas 77056. The term "Collateral" means the vehicle referred to above which is purchased pursuant to the Installment Sales Contract. The term "Installment Sales Contract" means the obligation I signed to purchase the Collateral on a sales finance basis. "Lienholder" means the holder of the Installment Sales Contract (the Financial Institution). The term "Maturity Date" means the actual maturity date disclosed above which cannot be extended or changed under this Agreement unless agreed to specifically in writing by the Lienholder and Me. The term "Grey Market" refers to vehicles not originally manufactured for sale in the U.S. which are not in compliance with U.S. emission and safety standards.

2. I understand the Installment Sales Contract I signed contains a large final payment, referred to herein as the residual value, which is due and payable in full upon maturity of the Installment Sales Contract (the "Final Payment"). I also understand the amount of the Final Payment disclosed to Me is based upon me making all payments as scheduled. The actual dates and amounts of payments may cause a lower or higher amount owed in the Final Payment. Unless I elect to sell the Collateral to the Lienholder under the terms of the Installment Sales Contract and this Addendum at loan maturity, I must pay the Final Payment to the Lienholder or work out other arrangements for its payment including, without limitation, selling the Collateral to a third party or refinancing the Final Payment with My Financial Institution or some other party at a mutually agreeable rate of interest.

At least 60 days before the Maturity Date of the Installment Sales Contract, AFG, on behalf of the dealer or Financial Institution, will provide Me with written notification reminding Me that My Final Payment will be significantly larger than the regular payments I have made. This written notification will also describe the options available to Me as well as what procedures will be required of Me if I am considering selling Lienholder the Collateral under this Agreement. If I decide to sell Lienholder the Collateral, I will notify Lienholder or AFG (877-354-4234 or customerservice@autofinancialgroup.com) no later than 30 days prior to the Maturity Date and deliver the vehicle at the agreed upon time and location with AFG. I shall sign any documents and take any other action Lienholder deems necessary to adequately complete the transfer. I understand if I intend to sell the vehicle to Lienholder, I agree to pay a disposition fee of \$195 to the Lienholder. I must return the Collateral **and** provide the title on **or before** the Maturity Date to a mutually agreeable location unless AFG tells Me differently in writing. I understand failure to return the Collateral to a mutually agreeable location **on or before** the Maturity Date will result in an additional \$250 charge which I must pay to the Lienholder in addition to my obligations under the Installment Sales Contract and this Addendum. I understand I will not have any interest or claim to any proceeds that may be obtained through the sale or other disposition of the Collateral.

3. Lienholder has determined a residual value of the Collateral, which would be sufficient to satisfy My obligation to make the Final Payment. Lienholder will accept this Collateral as full payment of My Final Payment subject to adjustments of the residual value as set forth herein. I understand I may accumulate up to 18,000 miles per year on the Collateral for the term of My Installment Sales Contract. If I have not chosen to take the Addtl. Mileage Option, and I exceed these mileage limitations, the residual value of the Collateral shall be reduced by 10 cents per mile for each mile exceeding these limits. The residual value is based on the assumption the Collateral is in "normal" wear and tear condition at point of purchase and maintained in that condition by me throughout the term of the loan. The residual value of the Collateral shall also be reduced by an excess damage reduction that is the estimated cost to repair the Collateral if it is not in good working condition or is not mechanically sound, as determined by AFG. AFG shall have twenty (20) days from the date on which AFG receives the Collateral, as described in this paragraph 3 to determine any excess damage and the cost to repair. Also included in the reduction of the residual value is the cost to repair and replace missing or damaged parts or accessories and to place the Collateral in a generally sellable, mechanically sound condition that shall be determined and adjudged by AFG within twenty (20) days of AFG's receipt of the Collateral, as described in this paragraph 3. The cost of repairs, if any, determined during the inspection is based on the current national average repair rate at the time of vehicle inspection.

Lienholder/Initial Creditor Initials:
Borrower (Purchaser) Initials:
Guarantor/Co-borrower Initials:

Date: 9/14/2021Quote #: 278460.1

The following is a non-exclusive list of examples of costs of repairs and replacements, which are included:

(a) Cost to repair any mechanical defects; (b) Replacement cost for: (i) any of the standard set of full size tires for the vehicle that are unmatched or with less than 25% of even wear remaining; (ii) keys [if less than 2 sets]; (c) Cost to repair or replace: (i) body scratches or dents over one inch in length or diameter and rust that cannot be removed; (ii) paint scratches or chips or rusted areas over one inch in length or diameter or series of smaller ones; (iii) mismatched paint if areas have been repainted and special fleet colors or identification; (iv) cracks over one inch in length in the windshield or pitted, chipped, scratched or cracks less than one inch in length in the windshield that hampers the driver's vision or causes the vehicle to fail to pass any state inspection; (v) cracked or broken glass other than the windshield; (vi) inoperative window mechanisms; (vii) broken lenses or sealed beams; (viii) chrome and other bright metal exterior trim with scratches through to the metal over two inches long, or dents larger than one inch in length or diameter or series of smaller dents in the same piece of molding, including headlight bezels; (ix) broken or damaged grills; (x) bumper dents over six inches in length or diameter; (xi) seat, seat backs, headlining, door panels, dash or carpeting either torn, ripped, stained, worn out, damaged or burned; and (xii) all damage which would be covered by collision or comprehensive insurance, whether or not such insurance is actually in force (xiii) after-market installations may be subject to residual reductions as determined by AFG upon completion of the end of loan term inspection(s).

4. In the event the residual value, less the adjustments described above as determined by AFG, is not equal to the amount of My Final Payment, I will pay the difference immediately upon demand to the Lienholder. Failure to do so by the Maturity Date will result in forfeiture of My right to sell the Collateral to Lienholder. I further understand and accept responsibility for payment of additional charges on the vehicle due to the accrual of excess mileage or wear and tear during the period of time between the initial vehicle inspection date and the pick-up date. This also applies to excess wear and tear not detected during the initial inspection.

5. I understand I am the owner of the Collateral and am fully responsible for insurance, servicing, repair, and maintenance. I promise to have the Collateral serviced and maintained in accordance with the manufacturer's recommendations. If I do not, the value of the Collateral may be drastically reduced at the time I choose to sell it to Lienholder. I understand if the Collateral is: a Grey Market vehicle, Manufacturer's Buyback (Lemon Law) vehicle, frame damaged vehicle (prior to loan disbursement), or is mechanically unsound beyond insurable repair (salvaged/flood damage), AFG will have no obligation to me hereunder. Vehicles sustaining frame damage after loan disbursement will be subject to residual reductions as determined by AFG upon completion of the end of loan term inspections.

6. This Agreement shall be interpreted under the laws of the State of OH, and venue shall be in OH. If Lienholder employs the services of an attorney to protect its rights or collect any deficiency I owe, I agree to pay Lienholder's attorney's fees. I understand and confirm that this document, the Installment Sales Contract, and the security agreement constitute our entire agreement with respect to My loan and the Collateral. Any oral statements or representations not contained in those documents are of no effect. I acknowledge that I have carefully read all the documents and fully understand My rights and obligations.

7. I, the undersigned, appoint Lienholder My true and lawful attorney-in-fact and agent, to act for Me and in My name, place, and stead, for the limited purpose of signing My automobile title, showing ownership of the vehicle, make/model/year and date as described at the beginning of this Addendum on My behalf. I hereby grant unto Lienholder, My attorney-in-fact and agent, full power and authority to sign the above-referenced title and any other such agreements as necessary, on My behalf, and I hereby ratify and confirm that Lienholder, as my attorney-in-fact and agent, may lawfully sign such agreements for the limited purpose of conveying clean and clear title to Lienholder, as is lawfully warranted by this Addendum, the Installment Sales Contract, and all state and federal laws. As attorney-in-fact, Lienholder also has the right to delegate the authority to AFG to sign the above-referenced title and any other such agreements as necessary, on my behalf, and I hereby ratify and confirm that AFG (on behalf of the Lienholder), may act as My attorney-in-fact and agent, may lawfully sign such agreements for the limited purpose of conveying clean and clear title to Lienholder, as is lawfully warranted by this Addendum, the Installment Sales Contract, and all state and federal laws. This power of attorney will terminate upon satisfaction of all obligations of the Addendum and Installment Sales Contract.

Addtl. Mileage Option: The Additional Mileage Option provides a credit up to \$1,500.00 which is applied to mileage over the total mileage allowance shown in the 'End Odom' field located in the **Vehicle Detail** box on page one of this addendum. This credit applies only if you elect to sell the collateral back to the Lienholder (per Section 2, Paragraph 1 of this addendum) at loan maturity.

Borrower (Purchaser) Signature:



55991D2291D847B...

Type/Print Name:
JEANNE MARICH

Guarantor/Co-borrower Signature:



B8C7029897D843D...

Type/Print Name:
NICHOLAS MARICH

DocuSigned by:



9E3BED21D0D64A3...

Lienholder/Initial Creditor Signature:

Type/Print Name: Robert Funk